

Listing of Claims:

1. (cancelled)

2. (previously presented) A method as recited in claim 4 wherein the first transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.

3. (previously presented) A method as recited in claim 4 wherein the second transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.

4. (currently amended) A method for a utility provider to process information relating to usage of a utility, comprising:

receiving a utility reading from a smart meter first, the utility reading being a measure of the usage of the utility by a customer, wherein the utility reading is received from a first remote location across a first transmission medium;

receiving address information associated with a location of the smart meter;

determining an amount after receiving the utility reading, wherein the amount is determined using the received utility reading; and

transmitting the amount ~~to a second remote location~~ directly to a financial institution after determining the amount, the amount being transmitted to the second remote location across a second transmission medium, wherein the second remote location is arranged to effect a payment of the amount by the customer.

5. (original) A method as recited in claim 4 further including receiving a unit code, the unit code being arranged to identify the units associated with the utility reading.

6. (previously presented) A method as recited in claim 4 wherein transmitting the amount to the second remote location across a second transmission medium includes transmitting the

amount across a global telecommunications network, the global telecommunications network being arranged to perform clearance and settlement transactions.

7. (original) A method as recited in claim 6 further including generating a credit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the credit message to the second remote location.

8. (original) A method as recited in claim 6 further including generating a debit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the debit message to the second remote location.

9. - 19. (cancelled)

20. (currently amended) A system for processing a utility usage transaction, the system comprising:

a utility meter, the utility meter being arranged to generate a measure of usage of a utility;
a processing center arranged to receive the measure of the utility from the utility metering mechanism and calculate a price from the measure of usage, the processing center further being arranged to directly effect a credit transaction or a debit transaction associated with the measure of the utility the price, whereby said utility usage transaction is processed automatically; and

a communication device arranged to transmit the measure of usage to the processing center.

21. - 28. (cancelled)

29. (previously presented) A method as recited in claim 4 wherein the utility is electricity, water or gas.

30. (cancelled)

31. (cancelled)

32. ~~(previously presented) A method as recited in claim 20 wherein the utility is electricity,~~
~~water or gas.~~